

DYNAMIC BILLER LIST GENERATION

RELATED APPLICATIONS

This application is a continuation-in-part of pending U.S. Patent Application Serial number 09/298,889, filed April 26, 1999, and entitled Electronic Bill Presentment and/or Payment Clearinghouse.

TECHNICAL FIELD

The present invention relates generally to electronic bill presentment and/or payment. More specifically, the present invention relates to notifying users of the availability of electronic bill information.

BACKGROUND ART

Over the past several years an international network of networks known as the Internet has become increasingly popular. The Internet allows millions of users throughout the world to communicate with each other. To provide users with easier access to information available on Internet, a World Wide Web has been established. The World Wide Web allows information to be organized, searched and presented on the Internet using hypertext. Thus, using the World Wide Web a user can submit a query for information and be linked electronically to information of interest which has been stored at web locations on the Internet. Using hypertext, a user can also communicate information to other users of the Internet. Hence, the Web has made it relatively easy for virtually anyone having access to a personal computer or other device connected to the Internet to communicate with others who are

also connected to the network.

With the proliferation of Internet users, numerous services are now provided over the Internet. One of the first such services to be offered was electronic banking. Electronic banking allows banking customers to access their account information and execute banking transactions, e.g. the transfer of funds from a savings to checking account, by simply linking to a bank server using the Internet to access account information and communicate transfer instructions.

More recently, it has become possible to electronically pay bills by communicating instructions, via the Internet, to a financial institute maintaining deposited or credited funds of a pre-registered payer, or to a representative of the financial institute. The payments are then made to the payee by the financial institute or its representative. Funds from the payer's deposit or credit account, i.e. the payer's account, are debited by the financial institute to cover the payment. The payment by the financial institute or its representative to the payee can be made in any number of ways.

For example, the financial institute or representative may electronically transfer funds from the payer's account to the payee's account, may electronically transfer funds from a financial institute/representative's deposit or credit account, to the payee's account, may prepare a paper draft on the financial institute/representative account and mail it to the payee, may prepare an electronically printed paper check on the payer's account and mail it to the payee, or may make a wire transfer from either the financial institute/representative account or payer's account.

If the funds transferred to the payee are drawn from the financial institute/representative account, funds from the payer's

account are electronically or otherwise transferred by the financial institute to the financial institute/representative account to cover the payment. Further, if the payment will be made from funds in the financial institute/representative account, the payment will preferably be consolidated with payments being made to the same payee on behalf of other payers.

Accordingly, such electronic bill payment systems eliminate the need for a payer to write or print paper checks and then forward them by mail to the payee. This makes it easier and more efficient for the payer to make payments. Payees receiving consolidated payments no longer have to deal with checks from each payee and therefore can process payments more efficiently. The making of payments by the electronic or wire transfer of funds provides even further efficiencies in payment processing by payees, and it is well recognized that making payments electronically can significantly reduce the cost of processing payments for both the payer and payee.

The number of users of electronic bill payment services has grown dramatically since introduction by CheckFree Corporation, the assignee of the present application. However, because the billing side of the billing/payment process had not been integrated with the electronic payment process, many potential users remained reluctant to utilize the service.

More particularly, until the offering by CheckFree Corporation, electronic bill payment systems were operated independent of the bill presentment process. Still today, most conventional electronic bill payment systems generally require that the payee receive a conventional paper bill from a merchant or other billing entity, the exception being for certain bill payments, such as mortgage payments, which can be pre-authorized by the payee. Thus, for most bill payments, it is only after the paper

bill has been received that the payee can connect to the electronic bill payment system via the Internet and provide a payment instruction.

Using CheckFree's fully integrated electronic bill presentment and payment system, registered merchants and other payers can electronically present bills to registered consumers and other payees by communicating bills via the Internet, to the electronic presentment/payment service provider, which could be a financial institute/representative or some other service provider. Typically, the bill is stored centrally on the electronic presentment/payment system server. The service provider notifies the payer, for example by Internet email, of the availability of the bill and the bill can then be accessed by the payer by connecting to the system server or some other server, via the Internet, to retrieve the bill. Once connected to the system server, the payer can also communicate a payment instruction to the server and the payment can then be made to the payee as previously described.

Accordingly, CheckFree's electronic bill presentment and payment system eliminates the need for a payee to print paper bills and then forward them by mail to the payer. This makes it easier and more efficient for the payee to issue bills. Payers receiving electronic bills no longer have to deal with paper bills from each payer. The combination of electronic presentment and payment of bills has provided even further efficiencies and cost reductions in billing and payment processing by both payers and payees.

Although electronic bill presentment and particularly integrated electronic bill presentment and payment have received broad user acceptance from both payers and payees, there remains a significant number of payers using electronic bill presentment and payment services who are not taking full advantage of the benefits of the electronic bill presentment facet of the services. These

payers may not electronically receive all of their bills which are available in the electronic presentment form. Instead, these payers continue to receive some bills in paper form and make payments in either electronic or paper form. Oftentimes this is because the electronic payers are unaware that a particular payee offers electronic presentment.

One reason a payer may be unaware of the availability of electronic bills from a particular payee is that the community of payees who offer electronic bill presentment is ever-growing.

These new-to-electronic-bill-presentment payees often have not informed their customers in a timely manner that electronic bill presentment is available. There is also a segment of the users of integrated electronic bill payment and presentment services who are unaware that any of their payees offer electronic bill presentment.

Accordingly, a need exists for a technique to inform bill presentment and payment service users that electronic bill presentment is available, whether these customers are already taking advantage of electronic bill presentment to some extent, or whether they simply use the payment side of the service, to increase usage of electronic bill presentment.

As described above, electronic bill presentment offers significant benefits to payees. However, to gain these benefits, a payee who offers electronic bill presentment must be able to identify those payers who might wish to utilize electronic bill presentment. Currently, the only way for payees to identify a payer for electronic bill presentment is to receive a request for electronic bill presentment from that payer. The payee might also identify a payer for electronic bill presentment based on knowledge that a payer currently makes payments electronically to that payee.

By being able to identify consumers who utilize electronic bill presentment and payment services for purposes unrelated to

receiving or paying a payee's bill, a payee could efficiently focus its efforts to recruit new payers into the payee's electronic bill presentment and payment community of users. Accordingly, a need exists for a technique which will allow electronic billers to identify payers who may be amenable to electronic bill presentment and/or payment, to increase usage of electronic bill presentment and/or payment.

OBJECTIVES OF THE INVENTION

It is accordingly an objective of the present invention to provide a technique which will facilitate increased usage of electronic bill presentment.

Additional objects, advantages, novel features of the present invention will become apparent to those skilled in the art from this disclosure, including the following detailed description, as well as by practice of the invention. While the invention is described below with reference to preferred embodiment(s), it should be understood that the invention is not limited thereto. Those of ordinary skill in the art having access to the teachings herein will recognize additional implementations, modifications, and embodiments, as well as other fields of use, which are within the scope of the invention as disclosed and claimed herein and with respect to which the invention could be of significant utility.

SUMMARY DISCLOSURE OF THE INVENTION

The present invention provides a system and method for processing bill payment information. The system includes at least one processor, a memory for storing data, and a communications port for transmitting and receiving information, including bill payment information. The processor may be any type processor, such as a

personal computer, high powered workstation, or sophisticated main-frame processor. The memory also may be type memory capable of storing data, including random access memory, floppy or hard magnetic disk, or optical disk. Data stored in the memory and data
5 processed by the processor are exchanged between the processor and the memory. The data can include bill payment information and operating instructions for controlling the operations of the processor. The communications port may be connected to a network configured to transmit electronic or optical data. The network can
10 include a public or private telephone network, the Internet, or any other type network. Bill payment information can include directions to pay a bill, information identifying payers, payees, billers, customers, financial institutions, and/or data representing accounts maintained at financial institutions. The
15 bill payment information could also, or alternatively, include information identifying parties to financial transactions that may or may not take place in the future.

In accordance with the invention, the processor processes information identifying a payee to whom a payer intends to electronically direct payment. This identifying information may be
20 information stored in the memory, it may be information received via the communications port, or it may be information received by the processor in some other manner. The information may be information received from the payer and processed prior to storage
25 in the memory, or it may be processed subsequent to storage in the memory. The information could, if desired, be received, processed in a manner unrelated to bill payment, stored, and then retrieved and processed again. The information identifying the payee could
30 be, but preferably is not, associated with a directive to make a payment to that payee.

The processor processes the information to determine if bills

of the payee are available electronically. That is, are bills issued by the payee, also sometimes referred to as a biller, available in electronic format as opposed to a traditional format in which bills are presented on paper to a payee, also sometimes referred to as a customer.

If the processor determines that bills issued by the identified payee are available electronically, i.e. are either already available in electronic form or could be made available in electronic form, the processor directs that a notice be transmitted to the payer notifying the payer that the bills of the payee are available electronically. This notice may be transmitted via any network of computers, any telephone network, or even via traditional mail.

Beneficially, the processor directs that information identifying the payee be transmitted to the payer along with notice that bills from this payee are available electronically.

Advantageously, the system also can include several different databases stored in the memory. For example, a database for storing information identifying a payee to whom a payer intends to electronically make payment may be stored. This database is referred to as a payee pick-list. The payee pick-list database can include information identifying more than one payee. As discussed above, the information identifying the payee may be processed either after storage, which could, in this case be storage in the payee pick-list database, or prior to storage in the payee pick-list database.

Preferably, the memory stores a plurality of payee pick-lists. Each of the payee pick-lists is associated with a different payer. Each payee pick-list can also include information indicating which of the included payees offers electronic bill presentment, as well as the availability of electronic bill information.

In accordance with a particularly preferred aspect of the invention, the information identifying the payee may be processed by the processor more than once. If initial processing determines that the bills of the payee are not available electronically, the processor will subsequently process the information again. If this subsequent processing determines that the bills of the payee are available electronically, the payer is then informed as discussed above. This subsequent processing may be performed periodically or based on a triggering event so that information regarding availability is updated routinely.

Another of the databases which may be stored in the memory is a database storing information identifying payees that offer electronic bill presentment. The processor can be configured to access this database to determine if a payee is included in this database.

Yet another of the databases which may be stored in the memory is a database storing information identifying payees that have presented one or more electronic bills. This database is sometimes referred to as a biller database. The processor can be configured to access this database and determine if a payee is included in this database.

Still another of the databases which may be stored in the memory is a database storing electronic billing information. The electronic billing information may relate to payers who have paid a bill electronically, payers who have received a bill electronically, payees who have presented a bill electronically, payees who presently present bills electronically, stored electronic bills, and may include other information associated with a bill. The processor can be configured to access this database and determine if information associated with a payee is included in this database. Preferably, the processor is also configured to

access this database and determine if a stored electronic bill for a payer and associated with the payee is stored in the database. If so, the processor directs a further notice be transmitted to the payer notifying the payer that the stored electronic bill is available.

In another beneficial aspect of the invention, a processor, such as a user computer, can be configured to receive, responsive to the transmitted notice, an inputted request from the payer to receive the bills of the payee electronically. If desired, the processor can, responsive to receipt of the inputted request, cause the request to be transmitted to the payee via, for example, a hyper-link, batch transfer or other communication.

Still another of the databases which may be stored in the memory is a database storing information identifying payers having stored electronic bills in the database storing electronic billing information. This database is sometimes referred to as a customer database. The processor may be configured to access this database to determine if a payer is included in this database before accessing the database storing electronic billing information to determine if a stored electronic bill for the payer and associated with a payee is stored in that database. If the payer is not included in the customer database, the processor need not access the database storing electronic billing information.

Preferably, the processor is also configured to receive an electronic bill, which could be in the form of full or summary bill information in any format, from a payee directed to a payer. The processor processes this electronic bill to determine if the payee is included in the database storing information identifying those payees having presented at least one electronic bill, discussed above and referred to as the biller database. If not, information identifying the payee is added to this database.

If information identifying the payee is not included in the biller database, then an indication that the payee offers electronic bill presentment will not be stored in any payee pick-list. Beneficially, to keep each pick-list current, if the payee is not included in the biller database the processor can be configured to identify the payee pick-lists in which the payee is identified and store information identifying the payee as a payee offering electronic bill presentment in each of the identified payee pick-lists.

Another of the databases that can be stored in the memory is sometimes referred to as a master payee pick-list. The master payee pick-list includes information identifying every payee included in each of the individual payee pick-lists for each payer. The master payee pick-list may also include information identifying each payer having identified a payee in an individual payee pick-list. In which case, each payee is associated with each respective identified payer.

The processor is optionally configured to access the master payee pick-list and to determine, if the payee is not included in the biller database, if that payee is included in the master payee pick-list. If so, the processor determines which of the payers are associated with the payee. The processor then stores information identifying the payee as a payee that offers electronic bill presentment in each individual payee pick-list associated with an identified payer.

The processor may additionally be configured to store a received electronic bill. Beneficially, the processor can also be configured to transmit a notice to a payer that the electronic bill is available. As with the above-discussed notice, the transmission may take on any of several forms.

In accordance with another particularly preferable aspect of

the invention, the processor is configured to determine if a payer is associated with an individual payee pick-list. If so, the processor can determine if a payee is included in that payer's individual payee-pick list. And, if so, the processor stores an indication of available electronic billing information from the payee in that payer's individual payee pick-list. This processing ensures that the payee's individual payee pick-list is kept current as to availability of any stored electronic billing information.

To keep the customer database current, the processor may be configured to access the customer database and determine if a payer is included. If not, information identifying the payer can be stored in the customer database.

The processor may also be configured to determine if a payee is included in the master payee pick-list, even if the payee is included in the biller database. If a payee is included in the master payee pick-list, the processor can determine if a payer is associated with that payee in the master payee pick-list. If so, the processor stores an indication of available electronic billing information from that payee in that payer's individual payee pick-list.

In another embodiment of the invention, computer programming is stored on a computer readable medium. The computer readable medium is readable by a computer to cause the computer to operate as discussed above. That is, the programming stored on the computer readable medium causes a computer to perform each desired aspect of the invention discussed above.

In another aspect of the invention, information is received which identifies a person, a deposit account associated with the person, and a financial institution at which the deposit account is maintained. Information identifying the person need never have been received before. Electronic billing information is stored in

a first database. Other information identifying unregistered persons having electronic billing information stored in the first database is stored in a second database. A determination is made as to whether the other information stored in the second database identifies the person. If so, the person is notified of the availability of stored electronic billing information which identifies the person. Thus, a person who is unregistered can be notified of stored billing information immediately upon becoming registered.

In yet another aspect of the invention, a method for notifying a payer of the availability of electronic bill presentment is disclosed. An instruction to pay a bill of a payee is received via a network. A database is accessed which contains information identifying payees who offer electronic bill presentment. A determination is made as to whether the payee is included in the database. If so, the payer is notified that the payee offers electronic bill presentment.

Advantageously, a request to receive electronic bills from the payee is received from the payer. The payee is notified that the payer requests to receive the electronic bills. The notification to the payer may be via a hyper-link, batch transfer or other communication. Beneficially, electronic bill presentment options may be transmitted to the payer. A request from the payer is input to select one of the options. This inputted request is transmitted to the payee.

Another database may be accessed which stores information identifying stored electronic billing information. If it is determined that electronic billing information for the payer is stored in this other database, the payee is notified of the availability of the stored electronic billing information. A request from the payer to access the stored information may be

entered by the payer. A hyper-link can be activated responsive to receipt of the request and the stored information may be transmitted to the payer via the hyper-link.

BRIEF DESCRIPTION OF DRAWINGS

5 Figure 1 depicts an electronic bill presentation and payment network in accordance with the present invention.

Figure 2 depicts the communications between various network stations depicted in Figure 1, in accordance with the present invention.

10 Figure 3 is a flow chart showing the operations which are performed by the network stations of Figure 2, in accordance with the present invention.

Figure 4 depicts the communications between various network stations depicted in Figure 1 to direct payers to electronic bills, in accordance with the present invention.

15 Figure 5 is a flow chart showing the operations which are performed by the network stations in Figure 4, in accordance with the present invention.

20 Figure 6 depicts the communications between various network stations depicted in Figure 1 to pay paper bills, in accordance with the present invention.

Figure 7 is a flow chart showing the operations which are performed by the network stations in Figure 6, in accordance with the present invention.

25 Figure 8 is a simplified depiction of a central database for storing electronic billing and remittance information, in accordance with the present invention.

30 Figure 9 is a simplified depiction of a registered user/biller database for storing a list of registered users who are electronic billers, in accordance with the present invention.

Figure 10 is a flow chart showing the operations which are performed by the central clearinghouse station processor to maintain a registered user/biller database.

Figure 11 is a simplified depiction of a registered user/customer database for storing a list of registered users who are customers, in accordance with the present invention.

Figure 12 is a flow chart showing the operations which are performed by the central clearinghouse station processor to maintain a registered user/customer database.

Figure 13 is a simplified depiction of an unregistered user/customer database for storing a list of unregistered users who are customers, in accordance with the present invention.

Figure 14 is a flow chart showing the operations which are performed by the central clearinghouse station processor to maintain a unregistered user/customer database.

Figure 15 is a simplified depiction of an individual payee pick-list for storing information identifying payees a user may plan to pay electronically.

Figure 16 depicts the communications between various network stations depicted in Figure 1 to maintain an individual user's payee pick-list.

Figure 17 is a flow chart showing the operations which are performed by the network stations in Figure 16, to maintain an individual user's payee pick-list in accordance with the present invention.

Figure 18 is a flow chart showing the operations which are performed by the network stations of Figure 16 to utilize an individual user's payee pick-list.

Figure 19 is a simplified depiction of an individual payee pick-list as presented to a user via a network connection to select a payee for payment.

Figure 20 is a simplified depiction of a payment screen as presented to a user via a network connection to make a payment.

Figure 21 is a simplified depiction of a sign-up screen as presented to a user via a network connection to sign-up for
5 electronic bill presentment.

Figure 22 is a flow chart showing the operations which are performed by the network stations of Figure 16 to indicate electronic bill presentment availability.

Figure 23 is a flow chart showing the operations which are
10 performed by the network stations of Figure 16 to indicate stored billing information availability.

Figure 24 is a flow chart showing alternative operations which are performed by the network stations of Figure 16 to indicate both availability of electronic bill presentment and availability of
15 stored billing information.

Figure 25 presents alternative communications between various network stations depicted in Figure 1 to maintain an individual user's payee pick-list, a master payee pick-list, and to include
20 additional information in an individual payee pick-list.

Figure 26 is a flow chart showing alternative operations which are performed by the network stations of Figure 25 to maintain individual payee pick-lists and to indicate availability of
25 additional information.

Figure 27 is a simplified depiction of a master payee pick-list for storing information identifying every payee identified by
25 at least one user for inclusion in an individual user's payee pick-list.

Figure 28 is a flow chart showing operations performed by the network stations of Figure 25 to maintain a master payee pick-list.

Figure 29 is a flow chart showing alternative operations performed by the network stations of Figure 25 to determine if a new registered user/biller is included in a payee pick-list.

Figure 30 is a flow chart showing operations performed by the network stations of Figure 25 to determine if a new registered user/customer has included the biller in its payee pick-list.

Figure 31 is a flow chart showing alternative operations performed by the network stations of Figure 25 to determine if a new registered user/customer has included the biller in its payee pick-list.

Figure 32 is a flow chart showing operations performed by the network stations of figure 1 to register a previously unregistered user.

BEST MODE FOR CARRYING OUT THE INVENTION

As shown in Figure 1, a bill presentment and payment network 100 includes a large number of user stations represented as payee and payer user stations 110A-110H, respectively representing payees and payers A-H. It will be recognized that the network 100 preferably includes many thousands if not millions of user stations. The user stations are capable of communicating via the Internet 150, although it will be understood that some other communications network could be utilized in lieu of the Internet.

Also included in the network 100 are a large number of financial institute (FI) user stations 130A-130D, respectively representing financial institutes I-L. The FI stations 130A-130D are capable of connecting to a communications network 160 which could be the Internet and/or a more secure communications network such as the conventional ACH communications network or some other inter-bank communications network. Additionally included in the network 100 is a central clearinghouse station 140. Station 140

includes a processor 140A and memory 140B. The memory 140B stores databases 140B3-140B5 for storing user-class information, as will be discussed below, databases 140B6 and 140B7 for storing payee information, as will be discussed below, and programmed instructions 140B1. The memory 140B also stores a relational database 140B2 for storing billing and remittance information. Each user A-H has a deposit and/or payment account, each to be called an account herein, maintained at one of the financial institutes I-L.

Although, as shown, each of the user stations 110A-110H can communicate with the central clearinghouse station 140 via the Internet 150, for purposes of the following description, only certain of users A-H are registered to electronically present and/or pay bills on network 150, see Figures 8, 9, 11 and 13. More particularly, for purposes of the following discussion, users D, F and G are unregistered users of network 100. Further, user A is an individual and users B and H are small business entities. User E is a large business entity.

To facilitate the use of the electronic bill presentment and payment services, the central clearinghouse station 140 operates in accordance with instructions 140B1, to perform a registration process. For some users, the registration process may require only that the user provide its identification, its account number and an identification of a financial institute at which its account is maintained. In any event, this information is stored in the relational database 140B2 in association with a user identifier and an identifier indicating that the user is a registered user. Having this information, the central clearinghouse station processor 140A can now direct payments, preferably by electronic fund transfer, to the account of a registered user. The central clearinghouse station processor 140A can also now directs payments,

preferably by electronic fund transfer, from the account of a registered user to make a payment directed by that registered user.

5 The central clearinghouse station processor 140A also operates to generate remittance information for each payment directed to a user, registered or unregistered, as will be further described below, and to direct the storage of such information in the relational databases 140B2 in association with the user identifier. Thus, the database 140B2 serves as a temporary depository for remittance information corresponding to any payment directed to a
10 user on behalf of registered network users.

To central clearinghouse station 140, individuals, small businesses, and large businesses appear the same. The central processor 140A also functions to generate user-class information for each bill received from a registered user for electronic
15 presentment, as will be discussed below.

The central processor 140A also operates to generate billing information for each bill, whether including full or summary information, received from a registered user for payment by another user and to direct the storage of such information in the
20 relational database 140B2 in association with the other user's identifier. Thus, the relational database 140B2 serves as a temporary depository for billing information which may be provided by any of the registered users. Registered users who provide electronic bills for payment by other users are also known as
25 billers. Users to whom received electronic bills are directed are also known as customers.

The central processor 140A preferably further functions to electronically receive bills from registered billers in the form output by any commonly used standard invoicing software packages,
30 such as Quickbooks, Peachtree and other off-the-shelf invoicing software, or alternatively in ASCII or other formats and, if

necessary, to convert the received bill into standard format
billing information for storage in the database 140B2 in
relationship with the applicable customer identifier for subsequent
presentment to the applicable user station 110A-H. Accordingly,
5 registered billers need not modify their existing invoicing
software or substantially modify their existing procedures, other
than to transmit the bill output from their existing invoicing
software via the Internet 150 to the central clearinghouse station
140, to have their bills electronically presented to the applicable
10 customer.

The central clearinghouse station processor 140A is also
preferably capable of generating remittance information in multiple
standard formats, compatible with all the commonly used accounts
receivable or invoicing software, and in ASCII or other formats.
15 The central processor 140A directs the storage of the formatted
remittance information in the database 140B2 of memory 140B in
association with the applicable user identifier. The remittance
information can be generated and stored in all the above mentioned
formats. Alternatively, the applicable biller can select, or
20 otherwise identify, a particular one of the formats in which it
wishes to receive remittance information. Using this later
alternative, the remittance information is formatted and stored
only in the requested format. Accordingly, registered billers can
obtain remittance advice by simply using a browser to contact the
25 central clearinghouse station 140 and requesting the stored
remittance information. Responsive to the request, the central
clearinghouse station processor 140A retrieves the applicable
remittance information from the database 140B2 and transmits the
information via the Internet 150 to the applicable user station.
30 Because the information will typically be received in at least one
format usable by the biller's standard invoicing software, this

information can be directly input to the accounts receivable system and processed in the conventional manner.

Figure 2 depicts the communications between various network stations to electronically present and pay bills. Turning to Figures 2 and 3, user A and user H are registered in step 300 of Figure 3. User H, who is also a biller and represented by user station 110H, generates, in step 310 in Figure 3, a bill to user A, represented by station 110A. The bill may be generated by a standard software package or otherwise. The output of the software, which represents the bill, is transmitted in communication 205 from the user station 110H to the central clearinghouse station 140, as indicated in step 315 of Figure 3. The central clearinghouse station processor 140A, in accordance with programmed instructions 140B1, processes the received bill to generate standard format billing information in step 320.

The central processor 140A also determines if user A is a registered user, as indicated in step 321. If so, as is the case here, the central processor 140A, in communication 210A, directs the storage of the billing information in the relational database 140B2 of the memory 140B in association with the user A identifier, as shown in step 325.

Additionally, central processor 140A may optionally generate and transmit a notification to user station 110H notifying user station 110H of the registration status of user A, as indicated by communication 280 and step 328. Biller H may then inform the customer, perhaps in correspondence enclosed with a paper copy of the bill mailed to user A, that billing and/or payment is available electronically, thereby motivating the registered user to utilize electronic bill payment and/or presentment.

The central processor 140A may also optionally generate and transmit a notification to the user station 110A of the

availability of stored billing information, as indicated by communication 215 and step 330, if the user to whom the bill is directed is a registered user.

If the bill were for unregistered user D rather than registered user A, central processor 140A determines if a user D identifier is stored in database 140B2 at step 322. If unregistered user D has previously been paid by a registered user, or if a registered user has submitted an electronic bill for payment by user D, an identifier for user D will already be stored in database 140B2. If so, operations continue with step 325. If not, a user D identifier is generated based upon the billing information and stored in database 140B2, as indicated by communication 285 and step 323. Next, the generated billing information is stored in the database 140B2 in association with the user identifier, as indicated by communication 210B and step 325. Thus, after completion of step 323, operation continue as described above and depicted beginning at step 325.

A request for the billing information, as indicated in step 335, is received via communication 220 at the central clearinghouse station 140 from station 110A. The central processor 140A determines whether or not the request is from a registered user in step 337. If the request were from unregistered user D rather than registered user A, the central processor 140A would transmit a query to station 110D to determine if user D desires to register and thereby obtain access to its billing information which is stored on database 140B2. Optionally, an unregistered customer could be provided with limited access to its stored electronic billing information to sample electronic bill presentment based upon providing sufficient information to verify the customer's identity, but without the need to provide an account number and associated financial institute information.

Thus, it should be understood that the central clearinghouse station 140 operates to generate and direct the storage of billing information in association with registered and unregistered user identifiers, as may be desired by a registered user. If billing information for an unregistered user is stored in database 140B2, the biller may inform the unregistered customer, perhaps in correspondence enclosed with a paper copy of the bill mailed to the unregistered user, that the bill is available and payable electronically and can be accessed by contacting the central clearinghouse station 140 at its Internet web site, thereby motivating the unregistered user to register for electronic bill presentment and/or payment services. Preferably, the non-registered requesting user is registered via communications 222 in step 340. It will of course be noted that although communications 222 are shown in Figure 2 for completeness, since user A has pre-registered, these communication would not actually occur with station 110A but would be required, for example, with station 110D in order to register user D.

As indicated in step 345, the central processor 140A retrieves the applicable billing information from the database 140B2 of memory 140B responsive to the access request from station 110A, as indicated by communication 225. The retrieved information is then communicated by the station 140, as directed by central processor 140A, to the user station 110A via communication 230, as indicated in step 350. In step 355, the central processor 140A receives a payment instruction via communication 235 from the user station 110A. Based upon the instruction, the central processor 140A generates remittance information in step 360 and directs the storage of the remittance information in the database 140B2 of memory 140B in association with the user H identifier via the communication 240, as indicated in step 365. Remittance

information may include such information as the name of the payer, the payer's address, phone number, and account number with the payee, among other information. Generated and stored remittance information is particularly beneficial in those situations in which the central station 140 stores bill information for an unregistered user who becomes registered and electronically pays the bill represented by the stored bill information. The remittance information informs the biller that the bill has been paid and that the customer is now a registered user.

The central processor 140A also generates a pay directive in step 370. In step 375, the generated pay directive is transmitted.

As discussed above, payment may be accomplished in various ways. However, preferably the directive is to the financial institute I, represented by station 130A, which maintains an account for the user A. The directive is transmitted via communication 245 to the FI station 130A and the payment funds are transferred electronically in communication 270, for deposit in the user H account maintained at financial institute K, represented by FI station 130C. Of course, the payment directive may not be electronic, it may be a paper directive, such as a draft or check.

And, the payment directive, whether electronic or paper, may direct that funds from the payer's account be transferred to, electronically or otherwise, an account associated with the central clearinghouse station 140. The financial institute K may, if desired, notify user H via communication 275 to station 110H, of the receipt of the deposit, as indicated in step 377. It should be understood that the generation and storage of the remittance information and the generation and/or transmission of the pay directive may occur substantially simultaneously or at different times, as will be described further below.

Optionally, although not preferably, an email or other notice is sent via communication 250 to the user station 110H, to notify the user of the availability of the stored remittance information, as indicated in step 380. In step 385, a request for remittance information is transmitted in communication 255 from the user station 110H and received by the central station 140. Communications 260, between central clearinghouse processor 140A and memory 140B, result in the retrieval of the remittance information from the database 140B2 in response to the request, as indicated in step 390. The retrieved information is transmitted from the central station 140, as directed by processor 140A, to the user station 110H via communication 265, as indicated in step 395.

User A can also communicate with financial institute I, preferably via central station 140, to electronically confirm the transfer of the payment amount from its account and the user H can also communicate with financial institute K, preferably via central station 140, to electronically confirm the transfer of payment amount to its account, as will be understood by those skilled in the art.

As introduced above, electronic billing information may be stored in the database 140B2 of memory 140B even for those customers who are not registered with the central station 140. Further, electronic billing information may be stored in the database 140B2 for registered users even if the particular registered user has not requested electronic bill presentment. Accordingly, the central station 140 operates to direct registered users who contact the central station 140 to make payments on the basis of paper bills to the electronic billing information available on the database 140B2 of memory 140B, as will be discussed below.

Figure 4 is similar to Figure 2 except that communications 215 and 220 are replaced by communications 400, 405, and 410, which will be described below. As shown in Figures 4 and 5, a payment instruction, to pay a paper bill received in the mail by registered user C, is transmitted by communication 400 from the user station 110C to the central station 140, and received by the central station processor 140A, as indicated by step 500. In communication 405, the central station 140, directed by the central processor 140A, notifies the applicable user station 110C, of the availability of electronic billing information which is stored in the database 140B2 of memory 140B in association with the user C identifier, as reflected in step 505. The central station processor 140A generates an inquiry to the user C, inquiring if the user C wishes to receive the billing information. The inquiry is also transmitted from central station 140 to user station 110C in communication 405. The user C responds to the query in communication 410 from the payer 110C to central station 140, as indicated in step 510. If the user C responds in the affirmative, i.e. indicating a desire to access to the billing information stored in the database 140B2, operations continue as previously described beginning with step 345 of Figure 3. If the user C responds in the negative, operations continue as previously described beginning with step 360 of Figure 3.

A registered user may pay any person or entity via the network 100. Thus, a user may direct that payment be made to a registered user, whether or not that user is also an electronic biller. Also, a user may also direct payment to an unregistered user who has no established relationship with network 100. Figure 6 depicts the communications necessary to perform electronic bill payment of a paper bill received by a registered user via mail delivery from an unregistered user. Communications will be described in conjunction

with Figure 7. In communication 600, a payment instruction, to pay the paper bill received by mail by registered user B, is transmitted from user station 110B to central station 140. The instruction is received by the central station processor 140A, as indicated in step 700. The central station processor 140A, in step 705, makes a determination as to whether or not payee F is registered. If payee F is determined to be a registered user, processing continues with step 360 of Figure 3.

If payee F is determined to be unregistered, central station processor 140A, in step 706, makes a determination as to whether or not payee F is included in database 140B2. If payee F is not included, in step 707, the central station processor generates and stores a user identifier for payee F in database 140B2. Operations continue with step 710. If payee F is included in database 140B2, operations proceed directly to step 710.

The central processor 140A generates remittance information in step 710. The generated remittance information is preferably identical to that generated in step 360 of Figure 3, but could be in a somewhat modified form particularly suitable for paper remittance if so desired. Optionally, the generated remittance information may be stored in database 140B2 at step 715 and via communication 601. In step 718 the central station processor 140A generates check/draft information. The generated remittance and check/draft information is transmitted in communication 605 to a printer 650 which, in step 720, prints a paper check/draft and associated remittance information which form a payment document 655. The payment document 655 is delivered to payee F.

Preferably, the central processor 140A also drives the printer 650 to print additional information notifying payee F of the availability of electronic bill presentation and payment services through the central station 140. As payee F receives more and more

payments via the central station 140, payee F will become more and more motivated to present its bills and receive its payments electronically over the network 100, and hence to become a registered user of the network. If, as depicted at step 715, the remittance information has been stored in database 140B2, the additional information could also include notifying the payee F of the availability of the stored remittance information and inviting payee F to view the stored remittance information available at central clearinghouse station 140 via the network 100.

Figure 8 shows a somewhat simplified depiction of a relational database 800 suitable for use as database 140B2. Figure 8 will be helpful in understanding the robustness of the central station 140.

As indicated above, preferably each user for whom billing or remittance information is generated, whether or not a registered user, is identified with a user identifier. That is, all of the user identifiers are associated with users that have either registered, been paid through the central station 140 at the request of a registered user or have billing information which is stored at the central database 140B2 at the request of a registered user.

As shown in Figure 8, the user identifiers are stored in column 805 of the relational database 800. The registration status of each identified user is stored in column 810, in association with the applicable identifier. As shown, the users A-C, E, and H-L are registered users, while users D, F and G are unregistered users. It should be noted that each of the financial institutes I-L are shown to be registered and hence have the ability to electronically present and pay bills, in addition to their previously described functions. The applicable financial institutes identifiers are also stored in column 815 for each of the registered users. Along with the financial institute

identifiers are stored applicable payment account numbers (PA) and/or debit account numbers (DA) in column 815. The credit account and the debit account may be the same account. In column 820 billing information can be temporarily stored for each user.

5 As shown, billing information is currently stored for certain registered users as well as certain unregistered users. In column 825 remittance information can be temporarily stored for each user.

As shown, remittance information is currently stored for certain registered users as well as certain unregistered users.

10 In an especially preferred feature of the invention, individual user-class databases, in addition to database 140B2, are maintained by central processor 140A and stored in memory 140B. Database 140B3 is a list of registered users/billers, registered users who have electronically presented a bill. Database 140B4 is
15 a list of registered users/customers, registered users who have had a bill electronically posted to central station 140 by a registered user/biller for payment. Database 140B5 is a database of unregistered users/customers, unregistered users who have had an bill electronically posted to central station 140 by a registered
20 user/biller for payment. As should be understood, a registered user can appear in one of or both of databases 140B3 - 140B4. Central processor 140A generates the information stored in these databases each time billing information is transmitted to central station 140A by a registered user.

25 Figure 9 shows a simplified exemplary depiction of database 140B3. This database can include, in addition to information identifying the included registered users/billers 905, billing information about the bills each user has electronically presented through central station 140, 910. Figure 10 depicts the processing
30 steps necessary to maintain this database. Following step 325 of Figure 3, in step 1010 central processor 140A accesses database

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the registered user/customer has previously had an electronic bill posted for payment by a registered user, the user/customer will already be included in the database. If yes, billing information for the current electronic bill is stored in database 140B4 and associated with the registered user/customer identifier in step 1215. Operations then continue with step 325 of Figure 3. If the registered user/customer is not included in database 140B4, information identifying the user is added to the database in step 1220. Operations then continue with step 1215.

This database serves to dynamically maintain a list of all customers for whom billing information is stored at central station 140. This database may be used in notifying a user that electronic billing information is stored at central station 140, as discussed above.

As should be understood, the operations depicted in Figures 10 and 12 may take place simultaneously, or the operations depicted in Figure 10 may take place before those depicted in Figure 12, or vice-versa.

Figure 13 shows a simplified exemplary depiction of database 140B5. This database can include, in addition to information identifying the included unregistered users/customers 1305, billing information about each of the bills posted to central station 140 for the unregistered users 1310 by a registered user. Figure 14 depicts the processing steps necessary to maintain this database. Following a negative determination in step 321 of Figure 3, in step 1410 central processor 140A accesses database 140B5 to determine if the unregistered user/customer to whom the electronic bill is directed is included in database 140B5. If the unregistered user/customer has previously had an electronic bill posted for payment by a registered user, the user/customer will already be included in the database. If yes, billing information for the

current electronic bill is stored in database 140B5 and associated with the unregistered user/customer identifier in step 1415. Operations then continue with step 322 of Figure 3. If the unregistered user/customer is not included in database 140B5,
5 information identifying the user is added to the database in step 1420. Operations then continue with step 1415.

A beneficial feature of the invention is that a registered user can store at central clearinghouse station 140 a list of payees the user may plan to pay electronically. Each user's
10 individual list is stored in the form of yet another database in memory 140B, or some other storage device (not shown) connected to the central processor 140A. Figure 15 is a simplified exemplary depiction of database 140B6 containing a list of payees for user B.

This database is known as a payee pick-list. A payee pick-list may include payee identifiers 1501, street addresses 1502, cities 1503, states 1504, zip codes 1505, phone numbers 1506, and the users' consumer account numbers 1507 with the payee, among other information. The payee pick-list can include payees who are both
15 registered users and unregistered users.

Figures 16 and 17 depict the communications and steps necessary to maintain a payee pick-list for registered user B. Figure 16, communication 1601, depicts a communication over which user B transmits information identifying a payee for inclusion in a payee pick-list for user B. In Figure 17, at step 1701, the
20 transmitted information is received at the central station 140. Central processor 140A accesses database 140B2 and determines if a user identifier identifying the payee is stored in databases 140B2 of memory 140B via communication 1610 at step 1707. If the payee is in memory 140B, at step 1710, the payee's user identifier is stored
25 in registered user B's payee pick-list via communication 1620A. If
30 a user identifier is not stored in memory 140B, at step 1715 a user

identifier is generated for the payee. Then, at step 1710, the user identifier is stored in payee pick-list database 140B6 via communication 1620B. The payee pick-list may be established at registration, or any time after registration. Also, at any time, a registered user may add to, delete from or update information in its payee pick-list.

A registered user may establish a communications session with central station 140 at any time. Figure 18 depicts exemplary operations during such a communications session. Central station transmits, at step 1801, user B's payee pick-list to user B via communication 1602. User B may then select, at step 1810, a payee from its payee pick-list to which payment is to be directed. This selection, and associated payment instructions, are transmitted to central station 140 via communication 1603 and received at step 1820. Thereafter, operations continue with step 705 of Figure 7.

It should be understood that multiple payees may be selected from the payee pick-list. Also, it should be understood that user B may at all times pay a payee not included in his or her payee pick-list.

Figure 19 shows a simplified exemplary depiction of a payee pick-list screen transmitted to user B and displayed on computer display 1900. In a particularly preferred aspect of the invention, the payee pick-list transmitted to a registered user will include other information beyond that identifying the included payees 1915A-D. The payee pick-list can include a hyper-link selectable to cause central processor 140A to transmit to user B a pay directive screen to be displayed on computer display 1900 which includes all necessary information to make a payment, as shown in exemplary Figure 20. This screen includes the payee name 2001, billing address information 2010, and a payment amount to be completed by the user 2015.

Preferably, the payee pick-list transmitted to user B includes an indication that an electronic bill from a payee, or payees, is stored in database 140B2 for user B, as discussed above and depicted here at 1905A and 1905B. Payer B, also as discussed
5 above, may select to view the stored electronic bill or bills. The indication that an electronic bill is stored at the central clearinghouse station 140 can be a hyper-link selectable by user B to cause central processor 140A to transmit the stored billing information to user station 110B.

10 The payee pick-list presented to user B also can include an indication that a payee included in user B's payee pick-list offers electronic bill presentment, whether or not billing information from that particular payee for user B is currently stored in memory 140B, 1910A and 1910B. The indication that an included payee offers
15 electronic bill presentment may be a hyper-link selectable by user B to cause central processor 140A to inform the selected payee that user B has selected electronic bill presentment for future bills. Central clearinghouse station 140 may inform the payee of the selection by a network communication or by traditional mail or
20 telephonic communication. Or, selection of the hyper-link may cause central processor 140A to transmit to user B a screen for display which includes electronic billing options, as shown in simplified exemplary Figure 21. As shown, the options can include receiving both an electronic bill and a paper copy of the bill
25 2101, or receiving electronic bills only 2105. Also, a user can select to receive electronic bills and paper bills for a period of time, and thereafter receive only electronic bills, perhaps for one billing cycle or for three months 2108A and 2108B. It should be understood that the period can be any period. The user can also
30 sign-up for a trial subscription of electronic billing 2110. That is, a user will receive a limited number of electronic bills along

with paper bills, then billing will revert back to exclusively paper billing. Yet another option is to receive an e-mail notification of any future stored billing information being available at central clearinghouse station 140, 2115. It should be understood by one skilled in the art that other options are possible, though not depicted in Figure 21.

Figures 22 and 23 present operations of central processor 140A in compiling the information to be presented to a user along with the payees included in the user's payee pick-list. After user B has established a communication with central clearinghouse station 140, at step 2201, central processor 140A accesses user B's stored payee pick-list database 140B6 and the registered user/biller database 140B3. At step 2210, central processor 140A determines the common entries between the two databases. For any common entry, central processor 140A stores an indication in the user B payee pick-list database associated with the user identifier for the common entry that the payee is an electronic biller, as depicted at step 2220.

At step 2301, central processor 140A accesses user B's stored payee pick-list database 140B6 and database 140B5. As shown in step 2310, central processor 140A determines if any of the user B payee pick-list payees also have stored billing information for user B at the central clearinghouse station 140. For any payees having stored billing information for user B at the central station, central processor 140A stores an indication in the user B payee pick-list database associated with the user identifier for the payee having stored the bill at the central clearinghouse station 140 at step 2315.

It should be understood that database 140B2 may be accessed in place of either of or both of databases 140B3 and 140B4, as depicted in steps 2201 and 2301. However, processing is most efficient when accessing databases 140B3 and/or 140B4, as database

140B2 contains a greater volume of information than either of these databases.

It should also be understood that the steps in Figures 22 and 23 may take place simultaneously, or the steps of Figure 22 may follow the steps of Figure 23, or vice versa. In any event, the steps discussed and shown further reveal the robustness of central processing station 140. The central processor 140A functions to dynamically indicate availability of electronic bill presentment and availability of stored billing information. Prior to each transmission of a user's payee pick-list, the central processor 140A determines which of the payees are electronic billers and which of those have submitted billing information to the central processor 140A. Since, as described above, each electronic biller is included in the user/biller database, and since that database is updated every time an electronic bill is submitted, each time central processor 140A determines the common entries between the user/biller database and a user payee pick-list database, the results of that determination are accurate and up-to-date.

Figure 24 depicts an alternative implementation of the present invention. Due to the billing information stored associated with the user identifier for each registered user/biller in database 140B3, the steps of Figures 22 and 23 can be combined. At step 2401, central processor 140A accesses both the payee pick-list database for user B 140B6 and the registered user/biller database 140B3. The central processor 140A determines any common user identifiers between the two databases at step 2410. With the billing information being stored in database 140B3, central processor 140A next determines if any of the billing information stored in association with a common entry is for a bill directed to user B, as depicted at step 2420. An indication that a payee is an electronic biller and an indication of any stored billing formation

is added to user B's payee pick-list associated with the user identifier of the electronically presenting user at step 2425 for any common entries and any of the common entries with stored billing information directed to user B.

5 In yet another implementation, the processing necessary to include further information beyond payee identifiers presented with a user's payee pick-list can occur in a different manner from that described above. Figures 25 and 26 depict alternative communications and operations in storing a payee in user B's payee
10 pick-list database. As discussed above, prior to any transmission of user B's pick-list to user B, a determination is made by central processor 140A as to the electronic billing status of each included payee. This electronic billing status includes determining if the payee is an electronic biller and if the payee has billing
15 information for the user stored in memory 140B. Alternatively, this determination can be made whenever user B adds a payee to its payee pick-list, whenever a new electronic biller is added to the registered user/biller database 140B3, and whenever a new payee is added to the registered user/customer database 140B4.

20 Following steps 1701 of Figure 17, the processing to add a payee to the payee pick-list is somewhat different than described above. As shown in Figure 26, if central processor 140A determines that the payee is not included in memory 140B at step 2606, processing continues as described above. However, if central
25 processor 140A determines that the payee is included in memory 140B, operations continue with step 2607. Central processor 140A stores the payee's user identifier in user B's payee pick-list. At step 2610, central processor 140A accesses database 140B3 via communication 2505 of Figure 25 to determine if the payee is a
30 registered user/biller. If not, operations end. If the payee is a registered user/biller, an indication is added to database 140B6

via communication 2510 that the payee is a registered user/biller at step 2615.

Operations continue with step 2620. Via communication 2515, central processor 140A accesses database 140B4 to determine if the payee has stored billing information for user B in this database. If not, operations end. If so, an indication is added to database 140B6 via communication 2520 and at step 2625 that billing information is stored for user B. As a result of the processing depicted in steps 2610-2625, whenever a user adds a payee to its payee pick-list, an accurate and current indication of electronic billing status is included in the payee pick-list for that payee.

It should be understood that the processing depicted in steps 2610-2625 is similar to that depicted in steps 2201-2220 and 2301-2320. Thus, the alternative use of database 140B2 discussed above in relation to these steps also applies to the processing depicted in steps 2610-2625.

When the indication of electronic billing status is created at initial storage of a payee identifier in an individual payee pick-list instead of prior to each transmission of the list to the user, each individual payee pick-list is kept up current the following processing. This processing is necessary, as a user/payee may become an electronic biller subsequent to that user/payee being added to an individual payee pick-list. Also, an electronic biller may post billing information to the central station 140 for an individual user subsequent to that user adding that user/payee to its individual payee pick-list.

Central processor 140A serves to maintain yet another database, known as a master payee pick-list. This database is also stored in memory 140B as database 140B7. The master payee pick-list is a list of every payee which appears on at least one individual payee pick-list. Figure 27 is a simplified exemplary

depiction of the database. In addition to user identifiers for each payee appearing in an individual payee pick-list 2701, the database also contains an indication of each user on whose individual payee pick-list the payee appears 2710, and the payee street address 2711, city 2712, state 2713, zip code 2714, and phone number 2715. The master payee pick-list is kept current by the following processing depicted in Figures 28 and 29.

Whenever a registered user adds a payee to its individual payee pick-list, following step 1706 of Figure 17, at step 2801 of Figure 28 and via communication 2525, central processor 140A determines if the payee is included in the master payee pick-list.

If not, the user identifier for the payee, along with the other information described above, is stored in the master payee pick-list at step 2805 and via communication 2530. Operations continue with step 2810. If the payee is included in the master payee pick-list, at step 2810, the user identifier identifying the individual user adding the payee to its individual payee pick-list is stored in the master payee pick-list associated with the payee identifier, via communication 2535.

Whenever central processor 140A adds a new registered user/biller to database 140B3, central processor 140A also determines if the added registered user/biller is included in database 140B7, as depicted in Figure 29, step 2901 and via communication 2540. Step 2901 follows step 1015 of Figure 10. If the new registered user/biller is not included in the master payee pick-list database 140B7, operations continue with step 328 of Figure 3. If the new registered user/biller appears in the master payee pick-list, operations continue with step 2910. The central processor 140A adds an indication to each individual payee pick-list database in which the new registered user/biller appears as a payee that the new registered user/biller is an electronic bill

presenter via communication 2545. Due to the processing depicted in steps 2901 and 2910, each individual payee pick-list is kept current as to which of the included payees are electronic bill presenters.

5 Whenever central processor 140A adds a new registered user/customer to database 140B4, central processor 140A also determines if the new registered user/customer maintains a payee pick-list at central clearinghouse station 140. As depicted in Figure 30 following step 1215 of Figure 12, at step 3001 and via
10 communication 2550, central processor 140A determines if the new registered user/customer maintains a payee pick-list. If the new registered user/customer does not have a payee pick-list, operations continue with step 325 of Figure 3. On the other hand, if the new registered user/customer does have a payee pick-list,
15 central processor 140A determines if the biller presenting the electronic bill is included in the individual payee pick-list at step 3005 and via communication 2650. If not, operations continue with step 325 of Figure 3. If the biller is included in the individual payee pick-list, an indication is added to the
20 individual payee pick-list that there is stored electronic billing information available, as depicted in step 3010 and communication 2655. Operations continue with step 325 of Figure 3. Because central processor 140A determines, for each new entry into the registered user/customer database, if a customer maintains a payee
25 pick-list and if that pick-list contains information identifying the payee electronically presenting the bill, central processor 140A is able to keep the electronic billing status information in each individual payee pick-list current.

Central processor 140A can determine if each new entry into
30 the registered user/customer database 140B4 maintains a payee pick-list and if the biller is included in the individual payee pick-

list by accessing the master payee-pick list, as depicted in Figure 31. The following processing replaces the processing depicted at steps 3001 and 3005 of Figure 30. Central processor 140A accesses the master payee pick-list, as depicted in step 3101. The central processor 140A next determines if the new user/customer is included in the master payee pick-list, at step 3105. If not, operations continue with step 325 of Figure 3. If the new user/customer is included in the master payee pick-list, central processor 140A determines if the customer is associated with the biller in the master payee-pick list, step 3110. If not, operations continue with step 325 of Figure 3. If yes, operations continue with step 3010 of Figure 30.

Because central processor 140A maintains user-class databases for not only registered users, but also for unregistered users, central processor 140A can notify a newly registered user of any existing stored billing information for the newly registered user.

Figure 32 depicts the steps necessary to inform a newly registered user of the existence of stored billing information. At step 3201 central processor 140A receives registration information. This information, along with a user identifier, is stored in database 140B2, as depicted in step 3202. Central station 140A accesses the unregistered user/customer database 140B5, as depicted in step 3205, and determines if the newly registered user is included in the database. If the new registered user is included in the database, the newly registered user is optionally notified of the stored billing information at step 3210. After optional notification, and at step 3215, the stored billing information is removed from the unregistered user/customer database 140B5 and stored in the registered user/customer database 140B4, keeping both the unregistered and registered user/customer databases current.

It will also be recognized by those skilled in the art that, while the invention has been described above in terms of one or more preferred embodiments, it is not limited thereto. Various features and aspects of the above described invention may be used
5 individually or jointly. Further, although the invention has been described in the context of its implementation in a particular environment and for particular purposes, e.g. electronic bill presentment and/or payment, those skilled in the art will recognize that its usefulness is not limited thereto and that the present
10 invention can be beneficially utilized in any number of environments and implementations. Accordingly, the claims set forth below should be construed in view of the full breath and spirit of the invention as disclosed herein.

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